

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA**

In re:

MARK TOD SPENCE

Debtor(s)

Case No. 11-14192-NLJ

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

John Hardeman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2011.
- 2) The plan was confirmed on 05/24/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/23/2014.
- 6) Number of months from filing to last payment: 39.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,143.00.
- 10) Amount of unsecured claims discharged without payment: \$41,689.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$80,431.17
Less amount refunded to debtor	\$2,006.72

NET RECEIPTS: **\$78,424.45**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,659.34
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,259.34**

Attorney fees paid and disclosed by debtor: \$656.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGIANCE CREDIT UNION	Unsecured	1,845.00	2,156.18	2,156.18	199.69	0.00
CANDICA LLC	Unsecured	3,124.00	3,141.11	3,141.11	290.90	0.00
CANDICA LLC	Unsecured	9,722.00	9,784.66	9,784.66	906.18	0.00
CANDICA LLC	Unsecured	NA	NA	NA	0.00	0.00
CBE GROUP	Unsecured	526.43	NA	NA	0.00	0.00
DANIELLE SPENCE	Priority	0.00	2,471.54	2,471.54	2,471.54	0.00
DANIELLE SPENCE	Unsecured	0.00	NA	NA	0.00	0.00
DANIELLE SPENCE	Unsecured	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	6,336.00	6,336.92	6,336.92	586.88	0.00
EAST BAY FUNDING	Unsecured	460.00	790.63	790.63	73.23	0.00
FAA CREDIT UNION	Unsecured	241.00	241.06	241.06	22.32	0.00
FIRST TECH FCU	Unsecured	500.00	NA	NA	0.00	0.00
FIRST TECH FCU	Unsecured	300.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Secured	133,497.00	142,743.73	0.00	40,582.23	0.00
JPMORGAN CHASE BANK	Secured	11,460.00	15,312.07	15,312.07	15,312.07	1,230.06
JPMORGAN CHASE BANK	Secured	1,146.43	0.00	1,146.43	1,146.43	84.67
KIA MOTORS FINANCE COMPANY	Secured	9,647.00	8,932.28	8,932.28	8,932.28	0.00
OKLAHOMA CHILD SUPPORT SVCS	Unsecured	NA	NA	NA	0.00	0.00
OKLAHOMA CSED	Priority	6,759.81	7,064.83	7,064.83	0.00	0.00
OKLAHOMA TAX COMMISSION	Priority	328.66	289.76	289.76	289.76	0.00
OKLAHOMA TAX COMMISSION	Unsecured	0.00	38.90	38.90	0.39	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	3,808.00	3,746.19	3,746.19	346.93	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	3,106.00	3,062.61	3,062.61	283.63	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	3,565.00	3,565.93	3,565.93	330.25	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	NA	NA	0.00	0.00
ROBERT HAUGE	Unsecured	NA	NA	NA	0.00	0.00
TINKER FEDERAL CREDIT UNION	Unsecured	9,619.00	11,614.65	11,614.65	1,075.67	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$40,582.23	\$0.00
Mortgage Arrearage	\$16,458.50	\$16,458.50	\$1,314.73
Debt Secured by Vehicle	\$8,932.28	\$8,932.28	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$25,390.78	\$65,973.01	\$1,314.73
Priority Unsecured Payments:			
Domestic Support Arrearage	\$9,536.37	\$2,471.54	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$289.76	\$289.76	\$0.00
TOTAL PRIORITY:	\$9,826.13	\$2,761.30	\$0.00
GENERAL UNSECURED PAYMENTS:	\$44,478.84	\$4,116.07	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,259.34</u>	
Disbursements to Creditors	<u>\$74,165.11</u>	
TOTAL DISBURSEMENTS :		<u>\$78,424.45</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/11/2015

By: /s/ John Hardeman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.